

In re:  
Samuel Delacruz  
Samuel Delacruz  
Debtors

Case No. 23-11283-pmm  
Chapter 7

District/off: 0313-4  
Date Rcvd: Sep 05, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2023:**

Recip ID	Recipient Name and Address
db	+++ Samuel Delacruz, MAILING ADDRESS, 905 N. 9th Street, Reading, PA 19604-2309
db	+++ Samuel Delacruz, 1070 Rick Road, Reading, PA 19605-9300

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 06 2023 02:49:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 06 2023 02:50:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: M74banko@mercedes-benz.com	Sep 06 2023 02:49:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2023 at the address(es) listed

District/off: 0313-4

User: admin

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**below:**

Name	Email Address
BONNIE B. FINKEL	on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net NJ69@ecfcbis.com;Finkeltrustee@comcast.net
BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfcbis.com;Finkeltrustee@comcast.net
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com
LARRY W. MILLER, JR.	on behalf of Debtor Samuel Delacruz lmiller@millerlawgroup.net sjameson@millerlawgroup.net
MARK A. CRONIN	on behalf of Creditor MFA Financial Inc. bkgroup@kmllawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor BANK OF AMERICA N.A. mfarrington@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Samuel Delacruz, : Chapter 7  
Debtor. :  
: Bky. No. 23-11283 PMM

**ORDER DISPROVING REAFFIRMATION AGREEMENT**

AND NOW, the creditor having filed a reaffirmation between the Debtor and Mercedes-Benz Financial Services USA LLC of the kind specified in 11 U.S.C. §524(c) (doc. #33, the “Reaffirmation Agreement”);

AND a hearing with regard to the Reaffirmation Agreement having been held and concluded on September 5, 2023;

AND at the hearing, the Debtor having failed to rebut the presumption of undue hardship, see doc. #35;

AND for the reasons stated on the record at the hearing;

It is hereby ORDERED that the Reaffirmation Agreement is DISAPPROVED.

Date: September 5, 2023

*Patricia M. Mayer*  
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PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE